

# BENEFITS NEWS

An Information Publication for State of California Employees

## Long-Term Disability Open Enrollment February 3 - March 7, 2003

### LONG-TERM DISABILITY (LTD) PROGRAM

Long-Term Disability (LTD) is a benefit available to excluded employees that provides income replacement if you become disabled due to an illness or injury and cannot perform your normal job duties for six months or longer.

This program is offered through the Department of Personnel Administration; the plan provider is Metropolitan Life Insurance Company.

As a State employee, you already have some income protection through sick leave or annual leave, Non-Industrial Disability Insurance (NDI), enhanced NDI, and workers' compensation. However, these programs may only cover short-term income gaps, and most coverage is based on the length of the employee's State service. LTD picks up where these other benefits leave off, providing up to 65% of your pre-disability base salary.



LTD offers these enhanced features:

- ❖ Disability income payments up to a maximum of \$6,000/month.
- ❖ If other disability income provides more than 65% of your salary, LTD will provide a minimum benefit of \$100 or 10% of the approved LTD benefits payment, whichever is greater.
- ❖ No reduction of the LTD benefit payment for certain income, such as vacation benefits, annual leave benefits, or private disability insurance.
- ❖ A 70% disability income for participating in an approved rehabilitation program.
- ❖ Survivor benefits.
- ❖ Tax-free benefit payments.

### Who is eligible?

You must be designated Managerial, Supervisory, or Confidential, and be Excluded/Exempt, permanent or probationary, and have a time base of half time or greater. You are also eligible, if you are designated in the special "E" classifications (E01 through E21, E67, E77).

If you are on a limited-term appointment and otherwise meet the eligibility criteria, you may enroll in LTD only if you have a mandatory right of return to a position and status that also meets the criteria.

## When can I enroll?

You may enroll within 60 days of becoming **newly eligible** (e.g., moving into an excluded classification), and during **open enrollment**.

## How do I get open enrollment materials?

The Department of Personnel Administration sent LTD information packets to the homes of approximately 27,500 eligible employees. The information packets included a cover letter with detailed LTD information, a flyer summarizing the features of the LTD plan, and a pre-addressed postcard to Metropolitan Life Insurance Company (MetLife). If you are interested in enrolling in the LTD plan, please mail the postcard to MetLife to receive a detailed plan brochure and an enrollment form. If you did not receive an information packet, please contact your personnel office.

## How do I enroll during the upcoming open enrollment?

Enrolling for LTD is easy; simply complete sections A and B of the LTD Enrollment Authorization Form and return it to your personnel office for processing. If you did not receive an enrollment form, or you need another one, please contact your personnel office. Complete your LTD form as soon as possible, so you will get the earliest effective date.

## How do I get more information?

If you have any questions regarding the LTD plan, please contact the Department of Personnel Administration, Benefits Division at (916) 324-0533/Calnet 454-0533.

## "Financial Security"



## For More Information

### Benefits Division

(916) 322-0300

CALNET 492-0300

### ARAG Group

Group Legal Services Plan

1-800-247-4184

### Dental Program

(916) 324-0525

CALNET 454-0525

### Employee Assistance Program

MBC (Merit Behavioral Care)

1-800-632-7422

### FlexElect Program

(916) 327-6429

CALNET 467-6429

### Health Promotion Program

(916) 324-9398

CALNET 454-9398

### Merit Award Board

(916) 324-0522

CALNET 454-0522

### Pre-Tax Parking Program

(916) 324-0526

CALNET 454-0526

### Savings Plus Program

1-866-566-4777

saveplus@dpa.ca.gov

### Vision Service Plan

1-800-622-7444 or

(916) 851-5000

### Workers' Comp. Program

(916) 445-9792

CALNET 485-9792

## Fax Numbers

### Benefits Division

(916) 322-3769

CALNET 492-3769

### Savings Plus Program

(916) 327-1885

CALNET 467-1885

### TDD (Any unit in DPA)

(916) 327-4266

CALNET 467-4266

## Internet Address

[www.dpa.ca.gov](http://www.dpa.ca.gov)